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31. (New) The method of managing documents and messages associated with the financial transaction in the system of claim 23, wherein storing of the first transaction folder at the regional processing center occurs at night and the storing of the first transaction folder at the local trade records information management system occurs during the day.

32. (New) The method of managing documents and messages associated with the financial transaction in the system of claim 23 comprising:

connecting the first regional processor center with a second regional processor center such that a second remote site can access said first transaction folder stored in the first regional processor center via the second regional processor center.

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#### REMARKS

Reconsideration of this application is respectfully requested in view of the foregoing amendment and the following remarks.

Claims 1-20 were pending in the present application.

By the foregoing amendment, the specification and claims 1 and 14 have been amended, and claim 13 has been canceled. In addition, new claims 21-32 have been added. Thus, upon entry of the present amendment, claims 1-12 and 14-32 will be pending in this application.

In the Office Action mailed October 27, 1997 (Paper #9), the Examiner rejected claims 1-20 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,168,444 issued to Cukor et al. (hereinafter Cukor) and Tom Reding's article titled "Digital Imaging Technology: What, Where, and Why in Commercial Nuclear Power", Nuclear Plant Journal, July-August 1991, pages 89, 90 and 94 (hereinafter Reding). This rejection has been obviated by appropriate amendment and, where not obviated, is respectfully traversed.

Claim 1, as amended, recites a "plurality of central data storage means maintained at a plurality of regional processing centers." Cukor shows and describes only a single processing station 11 in Figure 1 and at column 5, line 43. Reding does not expressly state that his system contains a "plurality of central data storage means maintained at a plurality of regional processing centers." This feature of the present invention means that it is a distributed architecture, which is different from Cukor's centralized system. Since neither reference alone teaches this claimed limitation, it follows that a combination of these two references would also not teach a "plurality of central data storage means maintained at a plurality of regional processing centers." Since both Cukor and Reding fail to teach this limitation, a rejection of claims 1-13 under 35 U.S.C. 103(a) is unfounded.

Amended claims 1 and 14 and new claim 23 recite a "transaction folder" which bundles bit mapped images and messages into one unit. Cukor does not teach or describe a "transaction folder" as claimed in claims 1, 14 or 23, which are all of the pending independent claims. While Cukor does associate transaction-related information to an image (i.e. shipment priority and document type; column 6, lines 52-65), this is not a "transaction folder" as defined in claims 1, 14 and 23.

Particularly, the “transaction folder” of the present invention contains messages. This type of data differs from Cukor’s transaction-related information in that Cukor’s transaction-related information is merely descriptive of the image. The messages relate to how the image is to be used as well as questions and answers involving the transaction upon which the bit mapped images are based. Being a different form of data from Cukor’s transaction-related information means the “transaction folder” of the present invention is different from Cukor’s association of transaction-related information and an image. Thus, for at least this reason, the combination of Cukor and Reding is not an appropriate basis for forming a 35 U.S.C. 103(a) rejection and Applicants respectfully request the withdrawal of this rejection.

Amended claim 1 and new claim 23 are distinguishable from the combination of Cukor and Reding because claims 1 and 23 of the present invention recite storing transaction folders at both local units (“customer service units” in claim 1 and “local trade records information management system” in claim 23) and at a regional processing center. This redundancy in transaction folders allows for a customer to gain access to a transaction file at a local unit even when the regional processing unit is off-line. Cukor does not have this local storage capability which, in contrast to the system described in Cukor, would allow a user of Cukor’s system access to any data should his host processing center go off-line. In particular, Cukor states that the “remote stations may also receive images or other data back from the processing site for filling customer requests for duplicate copies of archived documents or the like” in column 7, lines 22-25. This demonstrates that Cukor’s remote stations do not have local storage. Additionally, Figure 2, a diagram of Cukor’s remote station, noticeably lacks any type of storage device which could effectively store a large number of

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transaction folders. Thus, in Cukor's system, if the processing center 11 goes off-line, a customer will not have access to any information at Cukor's remote scanning stations. For at least this reason, claims 1-12 and 21-32 are patentable over the combination of Cukor and Reding.

Numerous aspects of the claimed invention, including the distributed nature of the present invention, the details of the transaction folders, and the local storage of transaction folders which is separate from the storage in the regional processing center of the present invention are not described or suggested by Cukor, Reding, or the combination thereof, Applicants respectfully submit that claims 1, 14 and 23 are allowable. Accordingly, Applicants further respectfully submit that claims 2-12, 21 and 22, which are dependent on allowable claim 1, are likewise allowable; claims 15-20, which are dependent on allowable claim 14, are likewise allowable; and claims 24-32 which are dependent on allowable claim 23, are likewise allowable.

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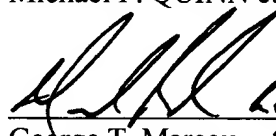
For all of the above reasons, it is respectfully submitted that the claims now pending patentably distinguish the present invention from the prior art of record. Accordingly, reconsideration and withdrawal of the outstanding prior art rejection and issuance of a Notice of Allowance are earnestly solicited.

Should the Examiner determine that any further action is necessary to place this application into better form, he is encouraged to telephone Applicants' undersigned representative at the number listed below.

Respectfully submitted,

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